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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/592,086	06/12/2000	Richard Marc Libman	23651.0536	6844

3528 7590 08/07/2002

STOEL RIVES LLP
900 SW FIFTH AVENUE
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PORTLAND, OR 97204

EXAMINER

ALVAREZ, RAQUEL

ART UNIT	PAPER NUMBER
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3622

DATE MAILED: 08/07/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Draft Amendment t Claim 1
****** FOR DISCUSSION PURPOSES ONLY – DO NOT ENTER ******

Examiner Interview
Friday, August 2, 2002
3:00 PM

Ser. No. 09/592,086
Examiner Racquel Alvarez
Voice: 703-305-0456
Fax: 703-746-5535

1. (Amended) A method of automatically preparing a [client] communication pertaining to a financial product or a financial service for [a client] an entity, [wherein the client communication is for combined use with a corresponding host vehicle,] the method comprising:

[producing a format for the client communication wherein the communication format includes a variable portion;

inputting into a computer-accessing storage medium variable information other than client information;

inputting into the storage medium decision information;]

using [the] decision [information] criteria to [select a subset of the] automatically determine variable information for inclusion in a variable portion of the [client] communication; ^(ad message) [corresponding to the variable portion of the client communication format; and]

accessing a communication format for the communication wherein the communication format includes a variable portion; and

generating the [client] communication according to the communication format, the generating step including [inserting] incorporating the [subset of] variable ^(ad message) information into the variable portion of the [client] communication corresponding to the variable portion of the [client] communication format.

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**Agenda for Examiner Interview
Friday, August 2, 2002
3:00 PM**

1. Summary of Office Action
 - (a) Requirement of a Cross-Reference section
 - (b) 112, ¶2, rejection related to "variable portion"
 - (c) Double Patenting rejection
 - (d) 103 rejection based on USP 5,761,650 to Munsil
2. Discussion of possible 131 affidavit to swear behind the Munsil patent
3. Discussion of technical differences between Munsil and the invention
 - (a) Overview of the invention
 - (b) Overview of Munsil
 - (c) Differences between the invention and Munsil

Examiner Alvarez

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Swear Behind Defense

* Timeline:

* 12/29/95 Filing date of Munsil

* 6/10/96 Filing date of Libman Parent – USP 5,987,434

* 4/15/97 Filing date of Libman CIP - USP 6,076,072

* 6/12/00 Filing date of subject Libman continuation – 09/592,086

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Fig. 5

Fig. 8

Draft Amendment to Claim 1

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